

<u>Change in Assisted Living Costs</u>			<u>2004</u>	<u>2019</u>	<u>Change</u>	<u>% Change</u>	<u>Annual % Change</u>
Private National Average Rates	Annual		\$ 28,800.00	\$ 48,612.00	\$ 19,812.00	68.79%	3.64%
Average Montana Medicaid Rates	Annual	(A)	\$ 25,722.00	\$ 31,855.00	\$ 6,133.00	23.84%	1.44%
Medicaid Rate Shortfall	Annual		\$ 3,078.00	\$ 16,757.00	\$ 13,679.00		
% of Medicaid to Private			89.31%	65.53%			
Private National Average Rates	Monthly		\$ 2,400.00	\$ 4,051.00	\$ 1,651.00		
Average Montana Medicaid Rates	Monthly	(A)	\$ 2,143.50	\$ 2,654.58	\$ 511.08		
Medicaid Rate Shortfall	Monthly		\$ 256.50	\$ 1,396.42	\$ 1,139.92		
Private National Average Rates	Per Day		\$ 78.90	\$ 133.18	\$ 54.28		
Average Montana Medicaid Rates	Per Day	(A)	\$ 70.47	\$ 87.27	\$ 16.80		
Medicaid Rate Shortfall	Per Day		\$ 8.43	\$ 45.91	\$ 37.48		
Montana 10/1/2019 Maximum Medicaid Rates		(A)	\$ 78.30	\$ 96.97	\$ 37.48		
% of Maximum Rates used for this Schedule			90.00%	90.00%			
Note			(A) The Medicaid rate in 2004 is actually the rate from 2007. I did not have the 2004 rate.				

Average 2019 Montana Costs

(Private Pay)

	<u>Annual</u>	<u>Monthly</u>	<u>Per Day</u>	<u>Per Hour</u>
Homemaker Services	\$ 54,912.00	\$ 4,576.00		\$24/Hour
Home Health Aide	\$ 54,912.00	\$ 4,576.00		\$24/Hour
Adult Day Care	\$ 26,000.00	\$ 2,166.67	\$ 71.23	
Assisted Living Facilities	\$ 45,840.00	\$ 3,820.00	\$ 125.59	
Semi-Private Room	\$ 89,513.00	\$ 7,459.42	\$ 245.24	
Private Room	\$ 92,608.00	\$ 7,717.33	\$ 253.72	

We started tracking the cost of care 16 years ago and have been trusted expert since.

Since 2004, families across America have counted on us to help them understand the cost of care. Our research in 441 cities and towns across all 50 states has not only helped individuals plan for their own care but helped policymakers with forecasting and legislative reform. Over the years, we've tracked various trends that have come and gone but one thing hasn't changed: long term care costs for nursing homes, assisted living facilities, and in-home care are higher than most people have planned for and only continue to rise.

Has this content helped you?

☒ Yes ☐ No

[Pay](#) [Login](#)

[Online](#)

Cost of Care Trends (2004 – 2019)

From 2004 to 2019, the cost for facility and in-home care services has risen on average from 1.71% – 3.64% per year. That's an increase of \$892 annually for home care and up to \$2,468 annually for a private room in a nursing home. At this rate, some care costs are outpacing the U.S. inflation rate of 2.1%** by almost double.

Category	2004 Cost	2019 Cost	Total Increase (\$)	Average Annual Increase (\$)	Total Increase (%)	Average Annual Increase (%)	
Private Room Nursing Home ¹	\$65,185	\$102,200	\$37,015	\$2,468	56.78%	3.07%	
Assisted Living Facility ⁴	\$28,800	\$48,612	\$19,812	\$1,321	68.79%	3.64%	
Home Care Home Health Aide ⁵	\$42,168	\$52,624	\$10,456	\$697	24.80%	1.71%	✓

Whitehall

Category	Resident 1	Resident 2	Resident 3	Resident 4	Resident 5	Resident 6	Average
Bathing	2	3	1	3	2	3	2.3
Personal Hygiene	1	3	1	3	2	3	2.2
Dressing	2	3	0	2	0	2	1.5
Toileting	1	2	0	0	2	0	0.8
Medication Management	3	3	0	3	3	4	2.7
Medical Management	4	3	2	3	3	4	3.2
Mobility	1	2	0	3	1	0	1.2
Transfers	1	2	0	1	1	0	0.8
Eating	1	2	0	3	2	0	1.3
Diet	1	3	1	2	1	0	1.3
Exercise	0	1	0	3	0	0	0.7
Housekeeping	3	4	4	3	4	0	3.0
Money Management	0	0	0	2	4	0	1.0
Socialization	0	1	3	3	2	3	2.0
Transportation	1	1	3	1	4	0	1.7
Communication	2	2	2	1	3	2	2.0
Behavior Management	3	0	3	3	0	3	2.0
Impaired Judgement	3	1	3	1	1	3	2.0
Memory Cueing	3	2	1	2	1	3	2.0
Time Management	3	3	2	2	2	4	2.7
Other #1	0	0	2	0	0	3	0.8
Other #2	0	0	0	0	0	0	0.0
Other #3	0	0	0	0	0	0	0.0
LOC Score Total	35	41	28	44	38	37	37.2

Room and Board	\$ 545.00	\$ 545.00	\$ 545.00	\$ 545.00	\$ 545.00	\$ 545.00
Service Package	\$ 1,031.70	\$ 1,031.70	\$ 1,031.70	\$ 1,031.70	\$ 1,031.70	\$ 1,031.70
LOC times \$34	\$ 1,190.00	\$ 1,394.00	\$ 952.00	\$ 1,496.00	\$ 1,292.00	\$ 1,258.00
Total	\$ 2,766.70	\$ 2,970.70	\$ 2,528.70	\$ 3,072.70	\$ 2,868.70	\$ 2,834.70

Maximum Rate	\$ 2,835.80	\$ 2,835.80	\$ 2,835.80	\$ 2,835.80	\$ 2,835.80	\$ 2,835.80
Lesser of Actual or Maximum Rate	\$ 2,766.70	\$ 2,835.80	\$ 2,528.70	\$ 2,835.80	\$ 2,835.80	\$ 2,834.70
Divide by 30	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00
Total Daily Rate	\$ 92.22	\$ 94.53	\$ 84.29	\$ 94.53	\$ 94.53	\$ 94.49

Room & Board	\$ 18.17	\$ 18.17	\$ 18.17	\$ 18.17	\$ 18.17	\$ 18.17
Medicaid Waiver Rate	\$ 74.06	\$ 76.36	\$ 66.12	\$ 76.36	\$ 76.36	\$ 76.32
Total Daily Rate	\$ 92.23	\$ 94.53	\$ 84.29	\$ 94.53	\$ 94.53	\$ 94.49

Why are costs increasing?

- Low unemployment
- Wage pressures
- Regulatory changes
- Labor shortages
- Sicker residents – Residents are staying longer in their homes due to home care.
- Employee retention challenges
- Health Insurance increases in 2020 (8% to 25%) Caslen Living Centers was quoted a 18% increase.